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**HUBUNGAN MODAL SOSIAL, SIMPANAN DAN LATIHAN  
DENGAN PRESTASI PERNIAGAAN USAHAWAN WANITA  
MIKRO**

**NURSYAZANA BINTI ZOLKIFLI**



**SARJANA SAINS (PENGURUSAN)**

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**HUBUNGAN MODAL SOSIAL, SIMPANAN DAN LATIHAN DENGAN  
PRESTASI PERNIAGAAN USAHAWAN WANITA MIKRO**

**Oleh**

**NURSYAZANA BINTI ZOLKIFLI**



**UUM**  
**Universiti Utara Malaysia**

**Disertasi Diserahkan Kepada**

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## ABSTRAK

Golongan wanita di Malaysia memainkan peranan penting dalam menyumbang kepada pembangunan ekonomi negara dari segi menceburi bidang perniagaan. Golongan wanita dilihat bukan sahaja membantu pada pertumbuhan ekonomi negara, malah ianya dapat menjamin masa depan mereka yang lebih cerah dengan sokongan dan peluang-peluang perniagaan daripada pihak-pihak tertentu. Oleh itu, tujuan kajian ini dibuat adalah untuk mengenal pasti hubungan di antara faktor modal sosial, simpanan, dan latihan dengan prestasi perniagaan usahawan wanita mikro di daerah Seberang Perai Selatan, Pulau Pinang. Kajian ini merupakan kajian kuantitatif yang dilakukan dengan menggunakan instrument soalselidik. Jumlah item yang digunakan dalam soalselidik ini adalah sebanyak 46 item. Data dikutip melalui pentadbiran sendiri dan diedarkan kepada usahawan wanita mikro. Data yang diperolehi daripada borang soalselidik dianalisa dengan menggunakan perisian *Statistical Package for Social Science (SPSS)* versi 22.0. Korelasi Spearman digunakan dalam kajian ini bagi menjawab objektif kajian. Hasil kajian korelasi Spearman menunjukkan bahawa ketiga-tiga pembolehubah tidak bersandar, modal sosial, simpanan dan latihan mempunyai hubungan yang positif yang signifikan dengan pembolehubah bersandar iaitu prestasi perniagaan usahawan wanita mikro.

**Kata kunci:** *Usahawan wanita mikro, prestasi perniagaan, modal sosial, simpanan, latihan*



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## ABSTRACT

Women in Malaysia play an important role in contributing to the country's economic development in business. Women are seen not only helping the country's economic growth, but also guarantees their brighter future with the support and business opportunities of certain parties. Therefore, the purpose of this study is to identify the relationship between social capital, savings and training factors with the business performance of micro women entrepreneurs in the district of Seberang Perai Selatan, Penang. This study is quantitative that conducted using questionnaire. The number of items used in this questionnaire was 46 items. The data was collected through the self-administered and distributed to micro women entrepreneurs. The data obtained from the questionnaire were analysed using the Statiscal package for Social Science (SPSS) version 22.0. The data were analysed using Spearman Correlation. The study shows that the three independent variables which is social capital, savings and training have significant positive relationships with the dependent variable which is business performance of micro women entrepreneurs.

**Keywords:** *Women micro entrepreneurs, business performance, social capital, saving, training*





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## SENARAI SINGKATAN

AIM	Amanah Ikhtiar Malaysia
CEDAR	<i>Centre for Entrepreneur Development and Research</i>
DOSM	Jabatan Perangkaan Malaysia
FAMA	Lembaga Pemasaran Pertanian Persekutuan
KDNK	Keluaran Dalam Negara Kasar
KMO	<i>Kaiser-Mayer Olkin</i>
LTH	Latihan
MARA	Majlis Amanah Rakyat
MPPK	Majlis Pembangunan PKS Kebangsaan
MS	Modal Sosial
PB	Pembolehubah Bersandar
PDC	Penang Development Corporation
PERDA	Lembaga Kemajuan Wilayah Pulau Pinang
PKS	Perindustrian Kecil dan Sederhana
PPUW	Prestasi Perniagaan Usahawan Wanita Mikro
PTB	Pembolehubah Tidak Bersandar
PUNB	Perbadanan Usahawan Nasional Berhad
RBV	<i>Resource Based View</i>
SIM	Simpanan
SMECorp	<i>Small Medium Enterprise Corporation</i>
SPH	Skim Pinjaman Harapan
SPSS	<i>Statistical Package for Social Science</i>
TEKUN	Tabung Ekonomi Kumpulan Usaha Niaga
UNIDO	<i>United Nations Industrial Development Organization</i>

# **BAB SATU**

## **PENGENALAN**

### **1.1 Pengenalan**

Bab ini membentangkan pengenalan umum mengenai subjek kajian. Oleh itu, bab ini akan membincangkan tentang latar belakang kajian, pernyataan masalah, persoalan kajian, dan objektif kajian. Sementara itu, antara subtopik penting yang lain ialah kepentingan kajian, skop kajian dan definisi terminologi yang akan diterangkan secara menyeluruh dalam bab ini.

### **1.2 Latarbelakang Kajian**

Peranan wanita tidak hanya tertumpu pada pembangunan rumahtangga, bahkan wanita juga memainkan peranan yang besar dalam memartabatkan bangsa dan negara. Wanita boleh dianggarkan hampir menjadi sebahagian besar daripada populasi masyarakat Malaysia. Mengikut sumber daripada Jabatan Perangkaan Malaysia (DOSM), pada tahun 2018 jumlah penduduk Malaysia hampir mencecah 32.4 juta orang dengan kadar pertumbuhan penduduk tahunan sebanyak 1.1 %. Sehubungan dengan itu, 48 % (15.66 juta penduduk) daripada keseluruhan jumlah penduduk di Malaysia adalah golongan wanita. Sumbangan besar kaum wanita terhadap pembangunan negara sudah lama diiktiraf. Wanita berperanan sebagai ibu, kakak, anak dan isteri telah menjadi tunggak utama dalam membentuk generasi Malaysia yang penyayang dan progresif di masa hadapan (Thuaibah, Azlah, Rozeyta, Hishamuddin & Syaharizatul 2007).

Peranan wanita dalam menyumbang dan membangunkan masyarakat dan negara tidak dapat dinafikan baik dari segi pendidikan, ekonomi, politik dan juga sosial.



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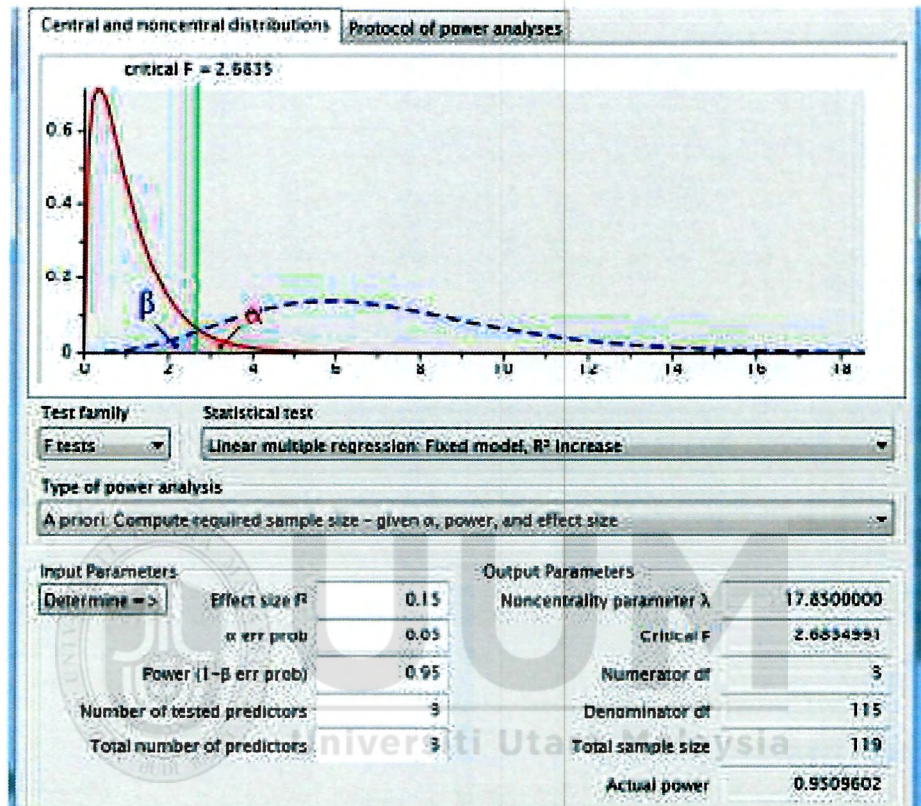
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## LAMPIRAN

### Lampiran A : G\*Power



## Lampiran B : Borang Soal Selidik



### BORANG SOAL SELIDIK KAJIAN

Assalamualaikum wbt/ Salam sejahtera,

Cik/Puan

Kajian ini adalah berkaitan faktor kewangan mikro yang mempengaruhi prestasi perniagaan usahawan wanita. Kajian ini menjadi fokus utama kepada penyelidik di peringkat ijazah Sarjana (MSc) di Universiti Utara Malaysia (UUM). Hasil kajian ini diharapkan mampu membantu ke arah usaha melahirkan usahawan wanita yang berjaya.

Soalan-soalan yang dikemukakan perlu dibaca dengan teliti dan **jawapan yang jujur** sangatlah penting pada kajian ini. Pihak cik/puan tidak perlu risau untuk memberikan maklumat yang tepat dan pandangan sebenar. Maklumat yang diperolehi melalui soal selidik ini adalah bertujuan sebagai data kajian semata-mata. Maklum balas yang diberikan dalam soal selidik ini adalah **SULIT**, di mana **identiti cik/puan tidak akan dapat dikenal pasti** melalui borang soal selidik ini.

Kerjasama dan masa yang diluangkan oleh cik/puan untuk menjawab soal selidik ini amatlah dihargai dan diiringi dengan ucapan jutaan **terima kasih**.

*Jazakumullahu Khairan Kathiraa*

Sekian,

NURSYAZANA BINTI ZOLKIFLI  
nursyazana\_zolkifli@oyagsb.uum.edu.my

Pusat Pengajian Perniagaan  
Kolej Perniagaan  
Othman Yeop Abdullah Graduate School of Business  
Universiti Utara Malaysia, Sintok, Kedah.  
**BAHAGIAN A : LATAR BELAKANG RESPONDEN**

ARAHAN : Sila jawab soalan-soalan berikut. Tandakan( / ) dalam ruangan yang disediakan.

1. Bangsa

Melayu ☐ Cina ☐ India ☐ Lain-lain : \_\_\_\_\_

2. Agama

Islam ☐ Kristian ☐ Buddha ☐ Hindu ☐ Lain-lain : \_\_\_\_\_

3. Umur

- Kurang dari 20 tahun ☐
- 20 – 29 tahun ☐
- 30-39 tahun ☐
- 40-49 tahun ☐
- Lebih dari 50 tahun ☐

4. Status :

- Bujang ☐
- Berkahwin ☐
- Ibu Tunggal ☐

5. Tahap pembelajaran :

- Tiada pendidikan formal ☐
- UPSR ☐
- PMR ☐
- SPM ☐
- Diploma ☐
- Ijazah Sarjana Muda ☐
- Lain-lain : \_\_\_\_\_ ☐

6. Tempoh Berniaga :

- Kurang setahun ☐
- 1-3 tahun ☐
- 4-5 tahun ☐
- 6 tahun ke atas ☐

7. Pendapatan bulanan :

- kurang RM 1 000 ☐
- RM 1 000 – RM 2 999 ☐
- RM 3 000 – RM 5 999 ☐

- RM 6 000 – RM 9 999 ☐
- Melebihi RM 10 000 ☐

8. Jenis Perniagaan :

- Makanan ☐
- Peruncitan ☐
- Pertanian ☐
- Perkhidmatan ☐
- Lain-lain sila nyatakan : \_\_\_\_\_

9. Jumlah pekerja :

- Bekerja sendiri ☐
- 1-2 pekerja ☐
- 3- 4 pekerja ☐
- 5 orang ke atas ☐

10. Peringkat Perniagaan Terkini :

- Permulaan ☐
- Perkembangan ☐
- Matang ☐
- Merosot ☐

11. Hak milik : Bagaimana cik/puan memulakan perniagaan?

- Memulakan perniagaan sendiri ☐
- Mewarisi perniagaan keluarga ☐
- Memulakan perniagaan bersama rakan kongsi ☐
- Lain-lain :Sila nyatakan : \_\_\_\_\_

12. Adakah perniagaan cik/puan didaftarkan :

Ya ☐ Tidak ☐



Soalan-soalan dibawah ini bertujuan mengenal pasti faktor-faktor kewangan mikro terhadap prestasi perniagaan usahawan wanita. Untuk setiap item, sila **bulatkan/tandakan** angka yang menunjukkan keadaan yang dialami oleh perniagaan cik/puan mengikut skala yang bersesuaian

Penerangan	Sangat tidak bersetuju (STB)	Tidak bersetuju (TB)	Tidak pasti (TP)	Bersetuju (B)	Sangat bersetuju (SB)
<b>Skala</b>	1	2	3	4	5

#### BAHAGIAN B : PRESTASI PERNIAGAAN USAHAWAN WANITA

BIL	ITEM	SKALA				
		1 STB	2 TB	3 TP	4 B	5 SB
1	Pendapatan jualan perniagaan saya bertambah	1	2	3	4	5
2	Jumlah barang yang dijual semakin bertambah	1	2	3	4	5
3	Akaun simpanan saya bertambah baik	1	2	3	4	5
4	Perbelanjaan perniagaan mudah dilunaskan	1	2	3	4	5
5	Produk pengeluaran perniagaan saya telah bertambah	1	2	3	4	5
6	Saya telah membeli lebih banyak stok/bahan untuk perniagaan	1	2	3	4	5
7	Permintaan pelanggan dipenuhi dengan lebih baik	1	2	3	4	5
8	Pelaburan saya dalam perniagaan telah meningkat	1	2	3	4	5
9	Saya telah membeli mesin/peralatan baru	1	2	3	4	5
10	Bilangan pekerja saya telah meningkat	1	2	3	4	5
11	Saya mempunyai kakitangan sambilan yang baru	1	2	3	4	5

### BAHAGIAN C (I) : MODAL SOSIAL

BIL	ITEM	SKALA				
		1 STB	2 SB	3 TP	4 B	5 SB
1	Keahlian kumpulan adalah syarat untuk mendapatkan pinjaman	1	2	3	4	5
2	Lebih banyak ahli kumpulan membantu untuk mendapat lebih maklumat	1	2	3	4	5
3	Saya menyertai kumpulan pinjaman lain secara aktif	1	2	3	4	5
4	Ahli-ahli dalam kumpulan membantu menyalurkan maklumat	1	2	3	4	5
5	Kami mempunyai persahabatan yang rapat dengan ahli kumpulan	1	2	3	4	5
6	Kami sering berkomunikasi dengan ahli-ahli kumpulan	1	2	3	4	5
7	Kami kerap berjumpa sekurang-kurangnya sekali seminggu	1	2	3	4	5

### BAHAGIAN C (II) : SIMPANAN

BIL	ITEM	SKALA				
		1 STB	2 TB	3 TP	4 B	5 SB
1	Simpanan untuk kumpulan diperlukan untuk membantu sahabat	1	2	3	4	5
2	Simpanan untuk diri sendiri diperlukan untuk megembangkan perniagaan	1	2	3	4	5
3	Simpanan untuk diri sendiri diperlukan untuk menghadapi kecemasan	1	2	3	4	5
4	Simpanan saya bertambah hasil perniagaan saya	1	2	3	4	5
5	Simpanan Wajib merupakan jaminan untuk mendapatkan pinjaman	1	2	3	4	5

### BAHAGIAN C (III) : LATIHAN

BIL	ITEM	SKALA				
		1 STB	2 TB	3 TP	4 B	5 SB
1	Saya memerlukan latihan sebelum memperolehi pinjaman	1	2	3	4	5
2	Latihan yang diterima membantu saya untuk memulakan perniagaan	1	2	3	4	5
3	Latihan yang diberikan sangat berkesan	1	2	3	4	5
4	Latihan memberi saya kecekapan yang diperlukan untuk berjaya	1	2	3	4	5
5	Kami telah diajar bagaimana untuk menyimpan rekod transaksi perniagaan kami	1	2	3	4	5
6	Latihan memberikan saya jaminan untuk berjaya	1	2	3	4	5
7	Latihan memberikan kesedaran umum tentang perniagaan	1	2	3	4	5
8	Latihan yang kami terima mengenai kemahiran pengurusan perniagaan telah meningkatkan pendapatan kami selepas pinjaman secara teratur.	1	2	3	4	5
9	Latihan memberi saya maklumat perniagaan atau pasaran semasa	1	2	3	4	5
10	Latihan memberi kami pengetahuan untuk menguruskan pinjaman perniagaan dengan berkesan	1	2	3	4	5
11	Latihan membantu saya untuk bergaul dengan pelanggan	1	2	3	4	5

Jika cik/puan mempunyai sebarang cadangan untuk penambahbaikan dalam bidang keusahawanan mikro dan kecil, sila nyatakan di dalam ruang berikut:

.....  
 .....

Sekian Terima Kasih.

Lampiran C : Jadual *Chi-Squared*

Critical values of the Chi-square distribution with <i>d</i> degrees of freedom							
Probability of exceeding the critical value							
<i>d</i>	0.05	0.01	0.001	<i>d</i>	0.05	0.01	0.001
1	3.841	6.635	10.828	11	19.675	24.725	31.264
2	5.991	9.210	13.816	12	21.026	26.217	32.910
3	7.815	11.345	16.266	13	22.362	27.688	34.528
4	9.488	13.277	18.467	14	23.685	29.141	36.123
5	11.070	15.086	20.515	15	24.996	30.578	37.697
6	12.592	16.812	22.458	16	26.296	32.000	39.252
7	14.067	18.475	24.322	17	27.587	33.409	40.790
8	15.507	20.090	26.125	18	28.869	34.805	42.312
9	16.919	21.666	27.877	19	30.144	36.191	43.820
10	18.307	23.209	29.588	20	31.410	37.566	45.315

Lampiran D : Output daripada SPSS

Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
PPUW	101	2.00	4.82	3.9955	.45968
SIM	101	3.60	5.00	4.2436	.36835
MS	101	2.86	5.00	4.0410	.34778
LTH	101	3.45	5.00	4.3096	.35119
Valid N (listwise)	101				

## Ujian Normaliti

### Descriptives

			Statistic	Std. Error
PPUW	Mean		3.9955	.04574
	95% Confidence Interval for Mean	Lower Bound	3.9048	
		Upper Bound	4.0862	
	5% Trimmed Mean		4.0362	
	Median		4.1818	
	Variance		.211	
	Std. Deviation		.45968	
	Minimum		2.00	
	Maximum		4.82	
	Range		2.82	
	Interquartile Range		.45	
	Skewness		-1.549	.240
	Kurtosis		3.361	.476
SIM	Mean		4.2436	.03665
	95% Confidence Interval for Mean	Lower Bound	4.1708	
		Upper Bound	4.3163	
	5% Trimmed Mean		4.2328	
	Median		4.2000	
	Variance		.136	
	Std. Deviation		.36835	
	Minimum		3.60	
	Maximum		5.00	
	Range		1.40	
	Interquartile Range		.60	
	Skewness		.515	.240
	Kurtosis		-.593	.476
MS	Mean		4.0410	.03461
	95% Confidence Interval for Mean	Lower Bound	3.9724	
		Upper Bound	4.1097	
	5% Trimmed Mean		4.0455	
	Median		4.0000	
	Variance		.121	
	Std. Deviation		.34778	
	Minimum		2.86	
	Maximum		5.00	



LTH	Range	2.14	
	Interquartile Range	.43	
	Skewness	-.181	.240
	Kurtosis	1.697	.476
	Mean	4.3096	.03494
	95% Confidence Interval for Mean	Lower Bound	4.2403
		Upper Bound	4.3790
	5% Trimmed Mean	4.3025	
	Median	4.2727	
	Variance	.123	
	Std. Deviation	.35119	
	Minimum	3.45	
	Maximum	5.00	
	Range	1.55	
	Interquartile Range	.55	
	Skewness	.293	.240
	Kurtosis	-.655	.476

#### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
PPUW	.192	101	.000	.867	101	.000
SIM	.221	101	.000	.919	101	.000
MS	.186	101	.000	.947	101	.001
LTH	.167	101	.000	.945	101	.000

a. Lilliefors Significance Correction

### Ujian Kebolehppercayaan (Kajian Sebenar)

#### Prestasi Perniagaan

##### Reliability Statistics

Cronbach's Alpha	N of Items
.851	11

### Simpanan

Reliability Statistics	
Cronbach's Alpha	N of Items
.722	5

### Modal Sosial

Reliability Statistics	
Cronbach's Alpha	N of Items
.645	7

### Latihan

Reliability Statistics	
Cronbach's Alpha	N of Items
.875	11

### Ujian Kebolehpercayaan (Kajian Rintis)

#### Prestasi perniagaan

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.615	.654	10

### Modal Sosial

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.769	.764	7

## Simpanan

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.630	.659	5

## Latihan

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.945	.947	12

## Ujian Korelasi Spearman

**Correlations**

			PPUW	SIM	MS	LTH
Spearman's rho	PPUW	Correlation Coefficient	1.000	.486**	.499**	.583**
		Sig. (2-tailed)	.	.000	.000	.000
		N	101	101	101	101
	SIM	Correlation Coefficient	.486**	1.000	.339**	.557**
		Sig. (2-tailed)	.000	.	.001	.000
		N	101	101	101	101
	MS	Correlation Coefficient	.499**	.339**	1.000	.544**
		Sig. (2-tailed)	.000	.001	.	.000
		N	101	101	101	101
	LTH	Correlation Coefficient	.583**	.557**	.544**	1.000
		Sig. (2-tailed)	.000	.000	.000	.
		N	101	101	101	101

\*\* . Correlation is significant at the 0.01 level (2-tailed).